

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Diane M Clapper  
Debtor

Case No. 23-02651-HWV  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0314-1  
Date Rcvd: May 19, 2025

User: AutoDocke  
Form ID: pdf010

Page 1 of 2  
Total Noticed: 2

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 21, 2025:

Recip ID	Recipient Name and Address
+	PNC Bank, NA, bankruptcy claims, PO Box 94982, Cleveland, OH 44101-4982

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
	Email/Text: Bankruptcy.Notices@pnc.com	May 19 2025 18:49:00	PNC Bank, PO Box 8807, Dayton, OH 45401

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 21, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 19, 2025 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC Bank National Association bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	ecf_pahu_alt@trustee13.com
Mario J. Hanyon	on behalf of Creditor PNC Bank National Association wbecf@brockandscott.com, mario.hanyon@brockandscott.com
Richard D Koch	on behalf of Debtor 1 Diane M Clapper kochlegal@gmail.com

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United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

In re:	:	
DIANE M. CLAPPER,	:	Chapter 13
Debtor	:	
	:	
DIANE M. CLAPPER,	:	Case No. 1:23-bk-02651-HWV
Movant	:	
	:	
JACK N. ZAHAROPOULOS, ESQUIRE	:	Motion for sale of Real Estate
PNC BANK, N.A.,	:	Free and Clear of Liens
	:	
Respondents	:	

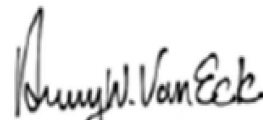
**ORDER**

Upon consideration of the Debtor's Motion for Sale of Property, Doc. 41, and after notice and opportunity to be heard, and no objections having been filed, it is

**ORDERED** that the Motion is **GRANTED** and the sale proceeds shall be distributed as set forth below:

- a. Payment at closing of all liens and mortgages on the property as a condition of the sale.
- b. Payment at closing of all valid real estate tax liens on the property as a condition of the sale.
- c. Payment at closing of attorney's fees for the real estate closing.
- d. Payment at closing of broker's agent for the seller fee in the approximate amount of \$22,000.00.
- e. Payment at closing of bankruptcy attorney's fees in the amount of \$1,250.00 to the extent said amount is approved by the Bankruptcy Court after a fee application.
- f. Payment at closing, to the Ch. 13 Bankruptcy Trustee of the plan balance due, up to the amount needed to pay a 100% dividend to unsecured creditors of the debtor. This amount is estimated at \$40,710.00, including the trustee commission.

By the Court,



Henry W. Van Eck, Chief Bankruptcy Judge  
Dated: May 19, 2025